

Certificate Number: 03088-NJ-DE-033540754

Bankruptcy Case Number: 19-23831



03088-NJ-DE-033540754

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 11, 2019, at 12:32 o'clock PM CDT, Patricia H Laird completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 11, 2019 By: /s/Edna Medrano

Name: Edna Medrano

Title: Counselor